

United States Bankruptcy Court
Eastern District of New York

In re:
Douglas J Filardo
Debtor

Case No. 21-71691-reg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0207-8
Date Rcvd: Sep 27, 2021

User: admin
Form ID: 245

Page 1 of 2
Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

| Recip ID | Recipient Name and Address |
|----------|-------------------------------------------------------------------------------------------------------------------------|
| db | + Douglas J Filardo, 27 Montauk Hwy, Westhampton, NY 11977-1211 |
| 10009816 | + Amex/Bankruptcy, Po Box 6789, Sioux Falls, SD 57117-6789 |
| 10009815 | + Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 10009817 | + Andrea Allani, 396 3rd St, Apt 14, Brooklyn, NY 11215-2834 |
| 10009819 | + Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 10009818 | + Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 |
| 10009833 | + Dsnb Bloomingdales, Po Box 6789, Sioux Falls, SD 57117-6789 |
| 10009834 | + Ford Motor Company, P.O. Box 31111, Tampa, FL 33631-3111 |
| 10009835 | + Francine Filardo, 27 Montauk Highway, Westhampton, NY 11977-1211 |
| 10009838 | + Lincoln Auto Finance, PO Box 55000, Dept. 194101, Detroit, MI 48255-1941 |
| 10009837 | + Lincoln Auto Finance, PO Box 62000, Colorado Springs, CO 80962-2000 |
| 10009840 | + Lincoln Automotive Fin, Pob 542000, Omaha, NE 68154-8000 |
| 10009839 | + Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 54200, Omaha, NE 68154-8000 |
| 10009844 | + PHH Mortgage Services, PO Box 40724, Lansing, MI 48901-7924 |
| 10009845 | + Star Auto Sales of Queens, c/o Milman Labuda Law, Group, PLLC, 3000 Marcus Ave, Ste 3W8, New Hyde Park, NY 11042-1009 |
| 10009846 | + Star Auto Sales of Queens, 206-26 Northern Blvd, Bayside, NY 11361-3146 |
| 10009847 | + Suntrust Bank, Attn: Bankruptcy, Mc Va-Rvw_6290 Pob 85092, Richmond, VA 23286-0001 |
| 10009848 | + Suntrust Bank, 303 Peachtree Street Northeast, Atlanta, GA 30308-3245 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-----------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| smg | + Email/Text: ustpreregion02.li.ecf@usdoj.gov | Sep 27 2021 18:05:00 | United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza - Room 560, Central Islip, NY 11722-4456 |
| 10009820 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:42 | Cbna, Citicorp Credit Svcs/Centralized BK Dept, Po Box 790034, St. Louis, MO 63179-0034 |
| 10009821 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:42 | Cbna, Po Box 6181, Sioux Falls, SD 57117-6181 |
| 10009825 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:39 | Citibank, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 10009824 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:37 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 10009827 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:37 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 10009826 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:37 | Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 10009828 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 27 2021 18:05:00 | Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 10009829 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Sep 27 2021 18:05:00 | Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789 |

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| | | | |
|----------|-------------------------------------------------|----------------------|------------------------------------------------------------------------------|
| 10009831 | Email/Text: mrdiscen@discover.com | Sep 27 2021 18:05:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 10009832 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 27 2021 18:07:39 | Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040 |
| 10009830 | + Email/Text: mrdiscen@discover.com | Sep 27 2021 18:05:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 10009836 | Email/Text: sbse.cio.bnc.mail@irs.gov | Sep 27 2021 18:05:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 10009822 | Email/PDF: ais.chase.ebn@americaninfosource.com | Sep 27 2021 18:07:38 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 10009823 | Email/PDF: ais.chase.ebn@americaninfosource.com | Sep 27 2021 18:07:36 | Chase Card Services, Po Box 15369, Wilmington, DE 19850 |
| 10009841 | + Email/Text: nys.dtf.bncnotice@tax.ny.gov | Sep 27 2021 18:05:00 | New York State DTF, P O Box 5300, Albany, NY 12205-0300 |
| 10009843 | + Email/Text: bnc@nordstrom.com | Sep 27 2021 18:05:36 | Nordstrom FSB, 13531 E. Caley Ave, Englewood, CO 80111-6505 |
| 10009842 | + Email/Text: bnc@nordstrom.com | Sep 27 2021 18:05:36 | Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Michael J. Macco | ecf@maccolaw.com jzarrilli@maccolaw.com;maccocr82572@notify.bestcase.com |
| Ronald D Weiss | on behalf of Debtor Douglas J Filardo weiss@ny-bankruptcy.com bankruptcyecf@ny-bankruptcy.com;R54991@notify.bestcase.com;michaelf@ny-bankruptcy.com;ryan@ny-bankruptcy.com |
| United States Trustee | USTPRegion02.LI.ECF@usdoj.gov |

TOTAL: 3

| | | | |
|------------------------------------------|---------------------------------|-------------|-------------|
| Information to identify the case: | | | |
| Debtor 1: | Douglas J Filardo | | |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | Eastern District of New York | | |
| Case number: | 8-21-71691-reg | | |
| | Social Security number or ITIN: | | xxx-xx-6084 |
| | EIN: | | --_----- |
| | Social Security number or ITIN: | | ----- |
| | EIN: | | --_----- |
| | Date case filed for chapter: | | 13 9/27/21 |

NOTICE OF ELECTRONIC FILING PROCEDURE INFORMATION REGARDING MEETING OF CREDITORS

The above case was filed electronically, and is accessible via the Court's Internet site at <http://www.nyeb.uscourts.gov>. In compliance with E.D.N.Y. LBR 9011-1(b) and the court's General Order on Electronic Filing Procedures ("General Order #559"), whenever any applicable statute, rule or order requires a document to be signed and the document is electronically filed, the document shall contain an electronic signature or a scanned copy of the original signature. An electronic signature shall consist of "s/" followed by the first and last name of the person signing. Security of a password issued to an attorney is the attorney's responsibility. An original signed copy of all filings shall be maintained in the attorney's file in accordance with General Order #559.

All parties with legal representation must file documents by one of the following methods:

1. INTERNET (Preferred Method): The requirements for filing, viewing and retrieving case documents over the Internet are: A personal computer running Microsoft Windows; an Internet provider using dial-up or broadband; Mozilla Firefox or Internet Explorer; Adobe Acrobat to convert word processor formatted documents to portable document format (PDF); and a document scanner. The URL address is www.nyeb.uscourts.gov. A password is needed to file documents into this system. Please contact the Court to obtain a password. In addition, a Pacer login is needed to view or print documents from this system. A Pacer login can be obtained by calling the Pacer Service Center at 1-800-676-6856 or by visiting their website at <https://pacer.uscourts.gov>.

2. DISKETTE or CD-ROM/DVD, PDF FORMAT: If you are not equipped or have not registered to file over the Internet, you must submit your documents on a diskette or CD-ROM/DVD, in PDF format. Adobe Acrobat software will provide you with the ability to create documents in PDF format; additionally, word processing programs such as Microsoft Word include a built-in conversion utility. Use a separate flash drive or CD-ROM/DVD for each filing. Submit the CD-ROM/DVD in an envelope with the case name, case number, type and title of the document, and the file name on the flash drive or CD-ROM/DVD.

Important Note: If you are an ECF account holder, proofs of claim may be filed over the Internet. If you are not a current ECF account holder, you may file a proof of claim by going to the Court's website at <http://www.nyeb.uscourts.gov/electronic-filing-proof-claim-epoc> and select File a Claim (ePOC). This application does not require a login and password. You can also file a proof of claim by CD-ROM/DVD or flash drive.

Adversary Proceedings filed relative to cases assigned to the ECF system will also be assigned to the system. Documents filed in such proceedings MUST comply with the foregoing electronic filing requirements.

In Chapter 7, 12 and 13 cases, the debtor is responsible for serving a copy of the petition on the trustee appointed in the case. Refer to the Notice of Meeting of Creditors accompanying this notice for the name and mailing address of the trustee.

In Chapter 11 cases, the debtor is responsible for serving a copy of the petition on the Internal Revenue Service and the Securities and Exchange Commission. Refer to the second page of the Notice of Meeting of Creditors accompanying this notice for their respective addresses.

Parties without legal representation may file documents in paper form, in accordance with procedures set forth in the court's Local Rules.

Dated: September 27, 2021

For the Court, Robert A. Gavin, Jr., Clerk of Court

NOTICE TO CHAPTER 7 DEBTORS AND DEBTORS' ATTORNEYS

What To Submit Prior To The Meeting Of Creditors

You must submit to the Chapter 7 Trustee assigned to your case the following:

1. A copy of the Chapter 7 petition (complete with all schedules and the statement of financial affairs) which bears a copy of the Debtor's signature.

Note: The petition should not reflect the Debtor's signature as /s/.

2. Copies of all payment advices (i.e., pay stubs) or other evidence of payment received within 60 days before the date of the filing of the petition by the Debtor from any employer of the Debtor. (*See* Bankruptcy Code § 521(a)(1)(iv))

Note: If such payment advices are not available or the Debtor does not have payment advices then the Debtor should provide the Trustee and file with the Bankruptcy Court a notarized affidavit of the Debtor explaining the circumstances.

3. A copy of the Federal income tax return (or a transcript of such return) for the most recent tax year ending immediately before the commencement of the case and for which the Federal income tax return was filed.

Note: The tax return or transcript must be provided to the Chapter 7 Trustee no later than 7 days before the meeting of creditors. (*See* Bankruptcy Code § 521(e)(2)(A)(i)) The tax return or transcript should **NOT** be filed with the Bankruptcy Court.

The Chapter 7 Trustees request that this information be provided as soon as possible after the petition is filed. The name and address of the assigned Chapter 7 Trustee appears on the meeting notice.

These requirements do not supersede or replace any of the requirements under the Bankruptcy Code, Bankruptcy Rules and Local Bankruptcy Rules.

What to bring to the Meeting of Creditors

Each Chapter 7 Debtor should bring to the meeting of creditors: (a) original government issued photo identification **and** (b) an original social security card or other original government issued document that reflects the debtor's social security number.